

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re application of:

Thomas F. Chapman, et al.

Serial No.: 09/852,597

Filed: May 10, 2001

For: SYSTEMS AND METHODS FOR
NOTIFYING A CONSUMER OF
CHANGES MADE TO A CREDIT
REPORT

) Group Art Unit: 2171

) Examiner:

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Technology Center 2100

Commissioner of Patents
Washington, D.C. 20231

Attorney Docket No. E1001/251209
Date: 25 JANUARY 2002

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicants identify the documents listed on the modified Form PTO 1449 accompanying this submission. Copies of these documents are enclosed for the Examiner's review.

Remarks

Applicants do not concede that the identified materials constitute prior art within the meaning of the United States patent laws.

Applicants file this paper pursuant to 37 C.F.R. 1.97(b)(3), before issuance of a first Office action on the merits and, therefore, believe that no fee is due in connection with this filing. However, the Commissioner is authorized to debit Deposit Account No. 11-0855 for any such fee due should Applicants be mistaken.

Respectfully submitted,

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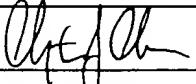
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Application Number	09/852,597
Filing Date	May 10, 2001
First Named Inventor	Chapman
Group Art Unit	2171
Examiner Name	
Total Number of Pages in This Submission	Attorney Docket Number
	E1001/251209

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
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Firm or Individual name	Christopher J. Chan, Reg. No. 44,070
Signature	
Date	25 JANUARY 2002

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date:

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